

I understand that the General Assembly is considering SB 842 regarding improving Health Insurance in Connecticut and I would like to provide testimony in FAVOR of this bill.

It sounds like a great bill that will offer quality health insurance to Connecticut residents and expand options for small businesses and non-profits. What a great idea!

I run a consulting business where I am the sole employee. The insurance premium for our family of six is over \$30,000 a year. It would be great to have a public option that we could consider and that would increase the competition for my health insurance dollars.

I believe that entrepreneurship is stifled by the lack of affordable health insurance. Because most of us in the United States get our health insurance through our job, it is hard for people who have a family that depends on their health insurance to leave a job at a company and start their own business when they want to strike out on their own. I believe that by making health insurance more available and affordable, more people will be willing to take that business risk, knowing that they can afford insurance and won't be bankrupted by an unexpected health crisis. This would be wonderful for the economy as we know that small, growing businesses are the engines that grow the economy.

My wife is a doctor and she sees the struggles that those without health insurance have so increasing the number of residents with health insurance through the expansion of the Husky program and the increased subsidies for those buying individual coverage would be great.

I have heard arguments from some that this might reduce jobs in the insurance industry in Connecticut, but there is no reason why Connecticut residents should subsidize the insurance industry any more than they should subsidize any other industry. If the insurance companies can't compete, they don't need to be propped up by charging me higher premiums.

Thanks.

David McKinnis
301 Sasco Hill Rd
Fairfield, CT 06824